

Cycle Date: March-2011
Run Date: 06/14/2011
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 125
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information										
Return to cover		For Charter : N/A									
06/14/2011		Count of CU : 125									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
	Count of CU in Peer Group : N/A										
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg		
ASSETS:	Amount	Amount		Amount		Amount		Amount			
Cash & Equivalents	593,307,753	681,319,943	14.8	740,097,689	8.6	696,304,183	-5.9	838,793,960	20.5		
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,576,870,171	13.9	2,783,645,522	8.0		
Loans Held for Sale	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	7,226,501	-57.8		
Real Estate Loans	2,511,953,768	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	2,927,467,546	1.3		
Unsecured Loans	557,464,027	553,641,163	-0.7	564,527,593	2.0	579,134,122	2.6	554,789,086	-4.2		
Other Loans	2,589,874,586	2,622,066,751	1.2	2,702,986,112	3.1	2,575,615,405	-4.7	2,533,368,328	-1.6		
TOTAL LOANS	5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,901,349	-0.5	6,015,624,960	-0.5		
(Allowance for Loan & Lease Losses)	(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(68,692,698)	-1.7		
Land And Building	201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	229,087,323	0.2		
Other Fixed Assets	44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	34,948,637	-0.9		
NCUSIF Deposit	60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	79,577,044	-0.2		
All Other Assets	119,155,438	128,651,263	8.0	147,706,782	14.8	149,394,771	1.1	162,422,543	8.7		
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	3.3		
LIABILITIES & CAPITAL:											
Dividends Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	9,700,168	-21.7		
Notes & Interest Payable	352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	328,224,079	9.0		
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,647,025	9.5	94,095,937	19.6		
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A		
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,051,525	-35.8	432,020,184	10.2		
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,227,267,599	5.4	1,287,033,026	4.9		
Regular shares	1,747,444,277	1,831,798,996	4.8	2,008,638,279	9.7	2,168,788,624	8.0	2,341,942,823	8.0		
All Other Shares & Deposits	3,985,967,047	4,372,008,766	9.7	4,771,031,554	9.1	4,974,903,937	4.3	5,016,110,554	0.8		
TOTAL SHARES & DEPOSITS	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,370,960,160	5.4	8,645,086,403	3.3		
Regular Reserve	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	245,116,252	0.3		
Other Reserves	242,288,439	246,002,615	1.5	267,064,323	8.6	274,433,427	2.8	276,464,487	0.7		
Undivided Earnings	429,506,719	433,448,678	0.9	448,786,110	3.5	475,256,784	5.9	483,946,466	1.8		
TOTAL EQUITY	918,297,262	926,978,682	0.9	957,826,184	3.3	994,178,379	3.8	1,005,527,205	1.1		
TOTAL LIABILITIES, SHARES, & EQUITY	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	3.3		
INCOME & EXPENSE											
Loan Income*	383,793,822	393,733,340	2.6	391,307,810	-0.6	376,309,592	-3.8	89,825,846	-4.5		
Investment Income*	86,246,010	70,785,344	-17.9	59,379,058	-16.1	58,108,448	-2.1	13,605,344	-6.3		
Other Income*	137,556,678	147,497,974	7.2	167,126,892	13.3	182,760,999	9.4	42,116,204	-7.8		
Total Employee Compensation & Benefits*	153,890,353	161,855,691	5.2	168,796,591	4.3	177,346,625	5.1	45,847,537	3.4		
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{*/2}	N/A	N/A		41,593,631		20,839,180	-49.9	4,384,987	-15.8		
Total Other Operating Expenses*	171,062,772	180,904,138	5.8	178,110,073	-1.5	186,376,623	4.6	45,945,530	-1.4		
Non-operating Income & (Expense)*	2,458,517	-4,877,940	-298.4	-11,440,130	-134.5	-1,870,792	83.6	443,949	194.9		
NCUSIF Stabilization Income*	N/A	N/A		41,778,993		0	-100.0	0	N/A		
Provision for Loan/Lease Losses*	40,655,506	57,795,884	42.2	79,654,042	37.8	65,578,387	-17.7	12,389,865	-24.4		
Cost of Funds*	220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	25,928,563	-16.7		
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ^{*/1}	N/A	N/A		65,836,869		61,509,690	-6.6	15,879,848	3.3		
Net Income (Loss)*	23,804,752	11,446,607	-51.9	24,243,238	111.8	40,670,510	67.8	11,494,861	13.1		
TOTAL CU's	139	136	-2.2	130	-4.4	126	-3.1	125	-0.8		
* Income/Expense items are year-to-date while the related %change ratios are annualized.											
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense. From December 2010 forward, NCUSIF Stabilization Income, if any, is excluded.											
² Prior to September 2010, this account was named NCUSIF Stabilization Expense. For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.											
1. Summary Financial											

			Ratio Analysis							
Return to cover			For Charter :	N/A						
06/14/2011			Count of CU :	125						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group :			N/A		Dec-2010			Mar-2011	
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	PEER Avg	Percentile**	Mar-2011	PEER Avg	Percentile**	
CAPITAL ADEQUACY										
Net Worth/Total Assets	11.58	10.96	10.08	10.23	N/A	N/A	10.02	N/A	N/A	
Net Worth/Total Assets--Including Optional Total Assets Election (if used)	11.58	10.97	10.09	10.25	N/A	N/A	10.05	N/A	N/A	
Total Delinquent Loans / Net Worth	5.27	6.86	8.88	7.95	N/A	N/A	6.54	N/A	N/A	
Solvency Evaluation (Estimated)	113.90	112.96	112.06	111.88	N/A	N/A	111.63	N/A	N/A	
Classified Assets (Estimated) / Net Worth	4.83	5.74	7.02	7.00	N/A	N/A	6.80	N/A	N/A	
ASSET QUALITY										
Delinquent Loans / Total Loans	0.86	1.08	1.40	1.31	N/A	N/A	1.10	N/A	N/A	
* Net Charge-Offs / Average Loans	0.65	0.82	1.08	1.04	N/A	N/A	0.93	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.72	100.76	86.70	101.35	N/A	N/A	100.92	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	0.29	0.73	0.73	0.38	N/A	N/A	0.30	N/A	N/A	
Delinquent Loans / Assets	0.61	0.75	0.90	0.81	N/A	N/A	0.66	N/A	N/A	
EARNINGS										
* Return On Average Assets	0.30	0.14	0.27	0.42	N/A	N/A	0.46	N/A	N/A	
* Return On Average Assets Excluding Stabilization Income/Expense & NCUSIF Premium ²	N/A	N/A	0.27	0.64	N/A	N/A	0.64	N/A	N/A	
* Gross Income/Average Assets	7.71	7.42	6.85	6.41	N/A	N/A	5.87	N/A	N/A	
* Yield on Average Loans	6.84	6.78	6.50	6.21	N/A	N/A	5.96	N/A	N/A	
* Yield on Average Investments	4.79	3.63	2.38	1.91	N/A	N/A	1.63	N/A	N/A	
* Fee & Other Op.Income / Avg. Assets	1.75	1.79	1.85	1.90	N/A	N/A	1.70	N/A	N/A	
* Cost of Funds / Avg. Assets	2.80	2.37	1.73	1.29	N/A	N/A	1.05	N/A	N/A	
* Net Margin / Avg. Assets	4.91	5.06	5.12	5.11	N/A	N/A	4.82	N/A	N/A	
* Operating Exp./ Avg. Assets	4.13	4.16	4.31	3.99	N/A	N/A	3.88	N/A	N/A	
* Provision For Loan & Lease Losses / Average Assets	0.52	0.70	0.88	0.68	N/A	N/A	0.50	N/A	N/A	
* Net Interest Margin/Avg. Assets	3.17	3.27	3.27	3.22	N/A	N/A	3.13	N/A	N/A	
Operating Exp./Gross Income	53.48	56.00	62.88	62.31	N/A	N/A	66.08	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets ¹	3.20	3.44	3.16	3.11	N/A	N/A	3.03	N/A	N/A	
* Net Operating Exp. /Avg. Assets	2.91	2.96	3.15	2.86	N/A	N/A	2.86	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	27.18	29.37	30.31	31.92	N/A	N/A	32.34	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	25.12	24.39	23.72	25.01	N/A	N/A	26.10	N/A	N/A	
Total Loans / Total Shares	85.67	83.34	76.50	72.20	N/A	N/A	69.58	N/A	N/A	
Total Loans / Total Assets	71.06	69.94	63.89	61.94	N/A	N/A	59.66	N/A	N/A	
Cash + Short-Term Investments / Assets	14.91	13.71	15.51	14.19	N/A	N/A	14.35	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	92.84	93.49	94.22	94.05	N/A	N/A	94.15	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	37.65	37.05	37.47	39.16	N/A	N/A	40.44	N/A	N/A	
Borrowings / Total Shares & Net Worth	4.68	4.39	5.89	3.21	N/A	N/A	3.40	N/A	N/A	
PRODUCTIVITY										
Members / Potential Members	4.68	4.45	4.80	4.44	N/A	N/A	4.46	N/A	N/A	
Borrowers / Members	48.30	47.63	47.54	46.16	N/A	N/A	45.78	N/A	N/A	
Members / Full-Time Employees	376.43	378.54	383.16	374.98	N/A	N/A	374.69	N/A	N/A	
Avg. Shares Per Member	\$5,596	\$5,930	\$6,434	\$6,802	N/A	N/A	\$7,082	N/A	N/A	
Avg. Loan Balance	\$9,926	\$10,376	\$10,353	\$10,640	N/A	N/A	\$10,765	N/A	N/A	
* Salary And Benefits / Full-Time Empl.	\$49,072	\$50,778	\$52,381	\$54,036	N/A	N/A	\$56,289	N/A	N/A	
OTHER RATIOS										
* Net Worth Growth	1.09	1.36	2.59	4.15	N/A	N/A	4.70	N/A	N/A	
* Market (Share) Growth	2.13	8.32	11.02	5.38	N/A	N/A	13.10	N/A	N/A	
* Loan Growth	1.81	5.36	1.92	-0.55	N/A	N/A	-1.87	N/A	N/A	
* Asset Growth	2.21	7.06	11.57	2.58	N/A	N/A	13.34	N/A	N/A	
* Investment Growth	3.75	12.81	40.59	9.15	N/A	N/A	42.56	N/A	N/A	
* Membership Growth	-0.27	2.21	2.33	-0.33	N/A	N/A	-3.23	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle.										
Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the importance of the percentile rank to the credit union's financial performance.										
¹ For periods before 2004, the Fixed Assets & Foreclosed and Repossessed assets did not include repossessed vehicles.										
² Prior to September 2010, this ratio was named Return on Assets Prior to NCUSIF Stabilization Income/Expense. From December 2010 forward, NCUSIF Premium Expense is also excluded from ROA.										2. Ratios

	Supplemental Ratio Analysis				
Return to cover		For Charter :	N/A		
06/14/2011		Count of CU :	125		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State		
	Count of CU in Peer Group : N/A				
	Dec-2007	Dec-2008	Dec-2009	Dec-2010	Mar-2011
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.40	1.86	2.06	1.53	1.31
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.38	1.47	1.15	1.08
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	7.97	7.13
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	1.41	1.24	1.05
Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	0.54	0.49	0.59
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	1.67	2.25	3.67	3.30	2.70
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.19	0.61	1.92	2.18	1.99
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	0.00	0.00
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.30	0.63	1.60	1.87	1.41
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.03	0.84	1.14	1.28	0.80
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.44	0.91	1.04	1.36	1.19
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.33	0.37	0.64	0.59	0.50
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans	0.00	1.17	1.25	4.78	7.57
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	16.94	16.63	13.71	11.18
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans	N/A	0.00	49.61	11.03	9.22
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.30	2.07	3.16	3.22	2.73
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.27	0.67	1.25	1.44	1.09
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	19.45	21.92	22.33	25.72	26.42
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.12	3.05	4.70	4.24	3.87
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.95	1.19	1.37	1.26	1.12
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.09	0.14	0.33	0.41	0.38
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.05	0.10	0.22	0.22
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.21	0.31	0.80	0.80	0.76
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	0.00	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	1.10	1.24	0.99
* Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	1.32	1.15	0.98
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.01	0.44	0.97	1.20	0.68
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	18.32	18.24	19.32	17.22	16.73
Participation Loans Outstanding / Total Loans	0.97	1.19	1.87	2.44	2.61
Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	2.28	2.54	3.24
* Participation Loans Sold YTD / Total Assets	0.06	0.05	0.08	0.10	0.01
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.92	1.47	1.87	2.55	2.74
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.01	0.06	0.00	0.96	0.03
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	18.71	19.96	18.16	17.50	17.36
Total Fixed Rate Real Estate / Total Loans	26.33	28.54	28.43	28.26	29.10
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	23.05	25.82	40.14	38.67	31.19
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	28.46	23.89	65.31	65.26	44.15
Interest Only & Payment Option First Mortgages / Total Assets	0.35	0.45	0.35	0.30	0.29
Interest Only & Payment Option First Mortgages / Net Worth	3.06	4.09	3.51	2.92	2.93
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.30	0.26	0.70	0.93	0.97
Unused Commitments / Cash & ST Investments	127.21	135.53	106.43	114.75	110.18
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					
					3. SuppRatios

		Assets							
Return to cover		For Charter :	N/A						
06/14/2011		Count of CU :	125						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :			N/A					
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
ASSETS									
CASH:									
Cash On Hand	84,465,543	96,221,551	13.9	91,152,393	-5.3	96,373,059	5.7	107,645,169	11.7
Cash On Deposit	425,088,069	557,372,210	31.1	638,156,448	14.5	551,668,870	-13.6	676,916,408	22.7
Cash Equivalents	83,754,141	27,726,182	-66.9	10,788,848	-61.1	48,262,254	347.3	54,232,383	12.4
TOTAL CASH & EQUIVALENTS	593,307,753	681,319,943	14.8	740,097,689	8.6	696,304,183	-5.9	838,793,960	20.5
INVESTMENTS:									
Trading Securities	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,515,864	1.4
Available for Sale Securities	493,696,819	682,462,804	38.2	975,820,283	43.0	1,511,528,636	54.9	1,745,290,488	15.5
Held-to-Maturity Securities	105,508,692	55,798,701	-47.1	219,355,164	293.1	133,816,095	-39.0	110,808,457	-17.2
Deposits in Commercial Banks, S&Ls, Savings Banks	137,952,560	265,056,977	92.1	461,309,671	74.0	661,495,492	43.4	693,970,353	4.9
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²	12,597,871	19,076,946	51.4	25,119,954	31.7	29,934,649	19.2	27,569,392	-7.9
Total MCSD/Nonperpetual Contributed Capital and PIC/Perpetual Contributed Capital	41,504,765	39,138,332	-5.7	26,097,256	-33.3	23,478,330	-10.0	22,986,407	-2.1
All Other Investments in Corporate Cus	481,078,422	366,681,887	-23.8	428,834,821	17.0	134,838,302	-68.6	86,053,247	-36.2
All Other Investments ²	36,007,241	42,494,083	18.0	108,876,163	156.2	64,505,666	-40.8	79,451,314	23.2
TOTAL INVESTMENTS	1,326,280,870	1,485,116,427	12.0	2,261,547,815	52.3	2,576,870,171	13.9	2,783,645,522	8.0
LOANS HELD FOR SALE	3,618,512	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	7,226,501	-57.8
LOANS AND LEASES:									
Unsecured Credit Card Loans	347,910,794	351,632,318	1.1	367,333,861	4.5	366,985,704	-0.1	348,460,925	-5.0
All Other Unsecured Loans/Lines of Credit	209,553,233	202,008,845	-3.6	197,193,732	-2.4	212,148,418	7.6	188,957,412	-10.9
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	N/A		N/A		0		0	N/A
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		17,370,749	
New Vehicle Loans	947,415,366	879,488,765	-7.2	858,881,063	-2.3	694,113,570	-19.2	676,129,723	-2.6
Used Vehicle Loans	1,399,738,421	1,467,352,540	4.8	1,559,490,909	6.3	1,576,371,128	1.1	1,561,161,885	-1.0
1st Mortgage Real Estate Loans/Lines of Credit	1,640,608,353	1,865,240,728	13.7	1,878,207,787	0.7	2,006,985,629	6.9	2,058,663,538	2.6
Other Real Estate Loans/Lines of Credit	871,345,415	921,813,183	5.8	931,541,550	1.1	882,166,193	-5.3	868,804,008	-1.5
Leases Receivable	0	0	N/A	0	N/A	106,485	N/A	0	-100.0
Total All Other Loans/Lines of Credit	242,720,799	275,225,446	13.4	284,614,140	3.4	305,024,222	7.2	296,076,720	-2.9
TOTAL LOANS	5,659,292,381	5,962,761,825	5.4	6,077,263,042	1.9	6,043,901,349	-0.5	6,015,624,960	-0.5
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(44,566,862)	(53,690,697)	20.5	(67,328,068)	25.4	(69,899,594)	3.8	(68,692,698)	-1.7
Foreclosed Real Estate	4,813,918	8,668,380	80.1	11,493,976	32.6	13,846,722	20.5	15,145,091	9.4
Reposessed Autos	3,629,304	3,407,226	-6.1	2,488,369	-27.0	2,592,196	4.2	2,522,047	-2.7
Foreclosed and Reposessed Other Assets	485,943	467,912	-3.7	357,348	-23.6	344,559	-3.6	313,354	-9.1
TOTAL FORECLOSED and REPOSSESSED ASSETS ¹	8,929,165	12,543,518	40.5	14,339,693	14.3	16,783,477	17.0	17,980,492	7.1
Land and Building	201,703,529	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	229,087,323	0.2
Other Fixed Assets	44,169,602	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	34,948,637	-0.9
NCUA Share Insurance Capitalization Deposit	60,768,301	53,167,921	-12.5	74,545,733	40.2	79,704,815	6.9	79,577,044	-0.2
Identifiable Intangible Assets	N/A	N/A		276,816		221,683	-19.9	220,006	-0.8
Goodwill	N/A	N/A		482,676		1,739,458	260.4	1,739,458	0.0
TOTAL INTANGIBLE ASSETS	N/A	N/A		759,492		1,961,141	158.2	1,959,464	-0.1
Accrued Interest on Loans	20,961,038	22,512,501	7.4	22,828,638	1.4	21,874,499	-4.2	20,810,174	-4.9
Accrued Interest on Investments	14,470,838	10,051,080	-30.5	9,737,518	-3.1	8,595,805	-11.7	9,051,154	5.3
All Other Assets	74,794,397	83,544,164	11.7	100,041,441	19.7	100,179,849	0.1	112,621,259	12.4
TOTAL OTHER ASSETS	110,226,273	116,107,745	5.3	132,607,597	14.2	130,650,153	-1.5	142,482,587	9.1
TOTAL ASSETS	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	3.3
TOTAL CU's	139	136	-2.2	130	-4.4	126	-3.1	125	-0.8
¹ OTHER RE OWNED PRIOR TO 2004									
² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS									
								4. Assets	

		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
06/14/2011		Count of CU : 125							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	352,161,806	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	328,224,079	9.0
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	20,336,983	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	9,700,168	-21.7
Accounts Payable & Other Liabilities	67,335,402	71,371,294	6.0	71,852,766	0.7	78,647,025	9.5	94,095,937	19.6
TOTAL LIABILITIES	439,834,191	444,156,376	1.0	610,718,916	37.5	392,051,525	-35.8	432,020,184	10.2
SHARES AND DEPOSITS									
Share Drafts	872,186,747	951,093,234	9.0	1,164,011,517	22.4	1,227,267,599	5.4	1,287,033,026	4.9
Regular Shares	1,747,444,277	1,831,798,996	4.8	2,008,638,279	9.7	2,168,788,624	8.0	2,341,942,823	8.0
Money Market Shares	1,168,449,987	1,440,319,760	23.3	1,646,236,947	14.3	1,869,137,975	13.5	1,940,225,671	3.8
Share Certificates	2,063,219,189	2,092,731,104	1.4	2,180,898,506	4.2	2,105,289,792	-3.5	2,067,564,754	-1.8
IRA/KEOGH Accounts	732,595,149	817,934,370	11.6	925,107,264	13.1	978,897,117	5.8	980,402,552	0.2
All Other Shares ¹	15,373,567	17,203,069	11.9	16,665,089	-3.1	19,992,870	20.0	26,095,530	30.5
Non-Member Deposits	6,329,155	3,820,463	-39.6	2,123,748	-44.4	1,586,183	-25.3	1,822,047	14.9
TOTAL SHARES AND DEPOSITS	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,370,960,160	5.4	8,645,086,403	3.3
EQUITY:									
Undivided Earnings	429,506,719	433,448,678	0.9	448,786,110	3.5	475,256,784	5.9	480,820,157	1.2
Regular Reserves	246,502,104	247,527,389	0.4	241,975,751	-2.2	244,488,168	1.0	245,116,252	0.3
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	246,206,530	253,753,590	3.1	265,265,487	4.5	276,196,788	4.1	278,616,431	0.9
Equity Acquired in Merger	N/A	N/A		262,045		129,385	-50.6	129,385	0.0
Miscellaneous Equity	1,213,887	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	1,444,711	4,959,315	243.3	7,045,300	42.1	5,689,836	-19.2	5,158,814	-9.3
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		0		0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	-1,180,329	N/A	0	100.0	-772,038	N/A
Other Comprehensive Income	-6,576,689	-13,899,958	-111.4	-5,516,660	60.3	-8,771,062	-59.0	-7,856,585	10.4
Net Income	0	0	N/A	0	N/A	0	N/A	3,126,309	N/A
EQUITY TOTAL	918,297,262	926,978,682	0.9	957,826,184	3.3	994,178,379	3.8	1,005,527,205	1.1
TOTAL SHARES & EQUITY									
	7,523,895,333	8,081,879,678	7.4	8,901,507,534	10.1	9,365,138,539	5.2	9,650,613,608	3.0
TOTAL LIABILITIES, SHARES, & EQUITY									
	7,963,729,524	8,526,036,054	7.1	9,512,226,450	11.6	9,757,190,064	2.6	10,082,633,792	3.3
NCUA INSURED SAVINGS ²									
Uninsured Shares	586,043,079	774,397,509	32.1	291,004,333	-62.4	293,754,517	0.9	301,380,821	2.6
Uninsured Non-Member Deposits	1,010,281	619,392	-38.7	409,233	-33.9	441,682	7.9	966,063	118.7
Total Uninsured Shares & Deposits	587,053,360	775,016,901	32.0	291,413,566	-62.4	294,196,199	1.0	302,346,884	2.8
Insured Shares & Deposits	6,018,544,711	6,379,884,095	6.0	7,652,267,784	19.9	8,076,763,961	5.5	8,342,739,519	3.3
TOTAL NET WORTH	922,215,353	934,729,657	1.4	958,901,942	2.6	998,683,673	4.1	1,010,421,082	1.2
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¹ PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, IRA/KEOGHS, AND NONMEMBER SHARES FOR SHORT FORM FILERS									
² PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 05/20/09 SHARES INSURED UP TO \$100,000 and \$250,000 FOR IRAS; 5/20/09 AND FORWARD SHARES INSURED UP TO \$250,000									
								5. LiabShEquity	

Return to cover		Income Statement								
06/14/2011		For Charter : N/A								
CU Name: N/A		Count of CU : 125								
Peer Group: N/A		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg	
* INCOME AND EXPENSE										
INTEREST INCOME:										
Interest on Loans	384,705,991	394,815,944	2.6	392,209,287	-0.7	377,141,426	-3.8	89,950,084	-4.6	
Less Interest Refund	(912,169)	(1,082,604)	18.7	(901,477)	-16.7	(831,834)	-7.7	(124,238)	-40.3	
Income from Investments	85,153,431	74,168,274	-12.9	57,355,758	-22.7	56,533,531	-1.4	13,374,193	-5.4	
Income from Trading	1,092,579	-3,382,930	-409.6	2,023,300	159.8	1,574,917	-22.2	231,151	-41.3	
TOTAL INTEREST INCOME	470,039,832	464,518,684	-1.2	450,686,868	-3.0	434,418,040	-3.6	103,431,190	-4.8	
INTEREST EXPENSE:										
Dividends	156,611,950	132,467,071	-15.4	103,072,062	-22.2	83,343,628	-19.1	17,084,077	-18.0	
Interest on Deposits	48,959,120	43,821,293	-10.5	37,218,593	-15.1	28,271,406	-24.0	5,881,050	-16.8	
Interest on Borrowed Money	15,070,574	18,848,034	25.1	15,464,393	-18.0	12,881,888	-16.7	2,963,436	-8.0	
TOTAL INTEREST EXPENSE	220,641,644	195,136,398	-11.6	155,755,048	-20.2	124,496,922	-20.1	25,928,563	-16.7	
PROVISION FOR LOAN & LEASE LOSSES	40,655,506	57,795,884	42.2	79,654,042	37.8	65,578,387	-17.7	12,389,865	-24.4	
NET INTEREST INCOME AFTER PLL	208,742,682	211,586,402	1.4	215,277,778	1.7	244,342,731	13.5	65,112,762	6.6	
NON-INTEREST INCOME:										
Fee Income	95,973,437	98,991,402	3.1	104,210,787	5.3	108,991,841	4.6	25,354,937	-6.9	
Other Operating Income	41,583,241	48,506,572	16.6	62,916,105	29.7	73,769,158	17.3	16,761,267	-9.1	
Gain (Loss) on Investments	-236,385	798,417	437.8	-9,791,527	-1,326.4	-440,623	95.5	278,168	352.5	
Gain (Loss) on Disposition of Assets	1,414,813	18,609	-98.7	-1,839,003	-9,982.3	-2,981,399	-62.1	-445,417	40.2	
Gain from Bargain Purchase (Merger)	N/A	N/A		0		0	N/A	0	N/A	
Other Non-Oper Income/(Expense)	1,280,089	-5,694,966	-544.9	190,400	103.3	1,551,230	714.7	611,198	57.6	
NCUSIF Stabilization Income	N/A	N/A		41,778,993		0	-100.0	0	N/A	
TOTAL NON-INTEREST INCOME	140,015,195	142,620,034	1.9	197,465,755	38.5	180,890,207	-8.4	42,560,153	-5.9	
NON-INTEREST EXPENSE										
Total Employee Compensation & Benefits	153,890,353	161,855,691	5.2	168,796,591	4.3	177,346,625	5.1	45,847,537	3.4	
Travel, Conference Expense	3,665,296	3,588,566	-2.1	2,683,893	-25.2	2,830,792	5.5	647,376	-8.5	
Office Occupancy	22,324,359	25,195,029	12.9	26,355,318	4.6	27,631,675	4.8	7,456,510	7.9	
Office Operation Expense	67,549,019	70,996,515	5.1	70,595,374	-0.6	72,686,099	3.0	17,865,220	-1.7	
Educational and Promotion	16,109,592	17,033,589	5.7	15,629,509	-8.2	15,552,850	-0.5	3,524,033	-9.4	
Loan Servicing Expense	22,608,515	20,979,936	-7.2	22,511,996	7.3	24,870,721	10.5	5,976,908	-3.9	
Professional, Outside Service	23,032,169	22,539,896	-2.1	22,703,224	0.7	23,199,973	2.2	5,901,394	1.7	
Member Insurance ¹	1,622,142	3,531,872	117.7	1,671,178	-52.7	N/A		N/A		
Member Insurance - NCUSIF Premium ²	N/A	N/A		N/A		11,416,710		2,265,560	-20.6	
Member Insurance - Temporary Corporate CU Stabilization Fund ³	N/A	N/A		41,593,631		9,422,470	-77.3	2,119,427	-10.0	
Member Insurance - Other	N/A	N/A		N/A		1,267,280		531,817	67.9	
Operating Fees	1,389,098	1,388,172	-0.1	1,665,757	20.0	1,450,154	-12.9	568,794	56.9	
Misc Operating Expense	12,762,582	15,650,563	22.6	14,293,824	-8.7	16,887,079	18.1	3,473,478	-17.7	
TOTAL NON-INTEREST EXPENSE	324,953,125	342,759,829	5.5	388,500,295	13.3	384,562,428	-1.0	96,178,054	0.0	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE AND NCUSIF PREMIUMS ^{*/4}	N/A	N/A		65,836,869		61,509,690	-6.6	15,879,848	3.3	
NET INCOME (LOSS)	23,804,752	11,446,607	-51.9	24,243,238	111.8	40,670,510	67.8	11,494,861	13.1	
RESERVE TRANSFERS:										
Transfer to Regular Reserve	25,683,831	34,369,280	33.8	42,078,794	22.4	35,818,822	-14.9	6,875,525	-23.2	
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
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¹ From September 2009 to December 2010, this account includes NCUSIF Premium Expense.										
² For December 2010 forward, this account includes only NCUSIF Premium Expense.									6. IncEx	

[illegible]

	Indirect and Participation Lending								
Return to cover		For Charter :	N/A						
06/14/2011		Count of CU :	125						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	639,876,146	700,476,136	9.5	668,444,014	-4.6	550,583,452	-17.6	531,311,623	-3.5
Indirect Loans - Outsourced Lending Relationship	396,860,957	387,062,040	-2.5	505,613,075	30.6	490,060,966	-3.1	475,079,796	-3.1
Total Outstanding Indirect Loans	1,036,737,103	1,087,538,176	4.9	1,174,057,089	8.0	1,040,644,418	-11.4	1,006,391,419	-3.3
%Indirect Loans Outstanding / Total Loans	18.32	18.24	-0.4	19.32	5.9	17.22	-10.9	16.73	-2.8
DELINQUENCY - INDIRECT LENDING									
1 to < 2 Months Delinquent	23,373,585	26,565,230	13.7	34,044,274	28.2	33,378,562	-2.0	23,932,166	-28.3
2 to < 6 Months Delinquent	11,000,985	12,046,363	9.5	13,110,601	8.8	9,925,852	-24.3	7,897,605	-20.4
6 to 12 Months Delinquent	1,740,217	2,304,136	32.4	3,160,767	37.2	2,746,955	-13.1	2,407,126	-12.4
12 Months & Over Delinquent	516,328	375,037	-27.4	289,925	-22.7	209,611	-27.7	239,468	14.2
Total Del Indirect Lns (2 or more Mo)	13,257,530	14,725,536	11.1	16,561,293	12.5	12,882,418	-22.2	10,544,199	-18.2
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.28	1.35	5.9	1.41	4.2	1.24	-12.2	1.05	-15.4
LOAN LOSSES - INDIRECT LENDING									
* Indirect Loans Charged Off	13,049,602	15,391,658	17.9	14,105,564	-8.4	15,373,313	9.0	2,824,775	-26.5
* Indirect Loans Recovered	2,051,315	1,878,214	-8.4	1,706,776	-9.1	1,681,363	-1.5	304,250	-27.6
* NET INDIRECT LOAN C/Os	10,998,287	13,513,444	22.9	12,398,788	-8.2	13,691,950	10.4	2,520,525	-26.4
***Net Charge Offs - Indirect Loans / Avg Indirect Loans	1.05	1.27	21.3	1.10	-13.8	1.24	12.8	0.99	-20.3
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):									
Consumer	N/A	N/A		12,936,471		13,952,620	7.9	6,295,334	-54.9
Non-Federally Guaranteed Student Loans	N/A	N/A		N/A		N/A		9,001,896	
Real Estate	N/A	N/A		22,411,030		18,459,571	-17.6	19,006,755	3.0
Member Business Loans (excluding C&D)	N/A	N/A		6,858,706		14,569,410	112.4	15,279,215	4.9
Non-Member Business Loans (excluding C&D)	N/A	N/A		5,510,129		20,762,048	276.8	26,924,694	29.7
Commercial Construction & Development	N/A	N/A		0		83,412	N/A	83,412	0.0
Loan Pools	N/A	N/A		65,749,360		79,767,019	21.3	80,314,088	0.7
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	54,923,233	71,100,039	29.5	113,465,696	59.6	147,594,080	30.1	156,905,394	6.3
%Participation Loans Outstanding / Total Loans	0.97	1.19	22.9	1.87	56.6	2.44	30.8	2.61	6.8
* Participation Loans Purchased YTD	17,406,056	38,506,117	121.2	65,605,605	70.4	70,051,630	6.8	18,408,993	5.1
%Participation Loans Purchased YTD / Total Loans Granted YTD	0.78	1.64	110.4	2.28	38.5	2.54	11.4	3.24	27.5
PARTICIPATION LOANS SOLD:									
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)	N/A	N/A		17,204,692		24,956,487	45.1	25,762,011	3.2
Participation Loan Interests - Amount Retained (Outstanding)	N/A	N/A		7,657,368		13,297,782	73.7	13,940,714	4.8
* Participation Loans Sold YTD	4,416,558	4,513,450	2.2	8,013,833	77.6	9,934,445	24.0	150,940	-93.9
** %Participation Loans Sold YTD / Total Assets	0.06	0.05	-4.5	0.08	59.1	0.10	20.9	0.01	-94.1
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	210,700	1,391,225	560.3	0	-100.0	26,391,918	N/A	0	-100.0
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		N/A		N/A		148,588	
%Loans Purchased From Financial Institutions & Other Sources YTD / Loans Granted YTD	0.01	0.06	528.0	0.00	-100.0	0.96	N/A	0.03	-97.3
*Loans, Excluding RE, Sold in Full YTD	0	0	N/A	0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING									
1 to < 2 Months Delinquent	1,022,532	895,332	-12.4	1,221,925	36.5	1,061,942	-13.1	509,299	-52.0
2 to < 6 Months Delinquent	1,058,798	571,529	-46.0	493,180	-13.7	679,726	37.8	845,915	24.4
6 to 12 Months Delinquent	575,106	225,495	-60.8	103,761	-54.0	30,431	-70.7	79,502	161.3
12 Months & Over Delinquent	925,036	398,826	-56.9	19,038	-95.2	9,988	-47.5	6,330	-36.6
Total Del Participation Lns (2 or more Mo)	2,558,940	1,195,850	-53.3	615,979	-48.5	720,145	16.9	931,747	29.4
%Participation Loans Delinquent > 2 Mo / Total Participation Loans	4.66	1.68	-63.9	0.54	-67.7	0.49	-10.1	0.59	21.7
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	2,272,931	1,367,639	-39.8	1,495,678	9.4	1,790,382	19.7	428,369	-4.3
* Participation Loans Recovered	267,446	426,811	59.6	273,348	-36.0	290,360	6.2	55,680	-23.3
* NET PARTICIPATION LOAN C/Os	2,005,485	940,828	-53.1	1,222,330	29.9	1,500,022	22.7	372,689	-0.6
***Net Charge Offs - Participation Loans / Avg Participation Loans	3.13	1.49	-52.3	1.32	-11.3	1.15	-13.2	0.98	-14.8
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
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	Real Estate Loan Information 1													
Return to cover		For Charter :	N/A											
06/14/2011		Count of CU :	125											
CU Name: N/A		Asset Range :	N/A											
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit											
	Count of CU in Peer Group :			N/A										

		Real Estate Loan Information 2								
Return to cover			For Charter : N/A							
06/14/2011			Count of CU : 125							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
		Count of CU in Peer Group : N/A								
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
* OTHER REAL ESTATE (Granted)										
* Closed End Fixed Rate		117,895,507	132,550,595	12.4	86,869,905	-34.5	50,219,204	-42.2	9,716,611	-22.6
* Closed End Adjustable Rate		1,236,782	1,111,608	-10.1	2,050,853	84.5	1,909,946	-6.9	391,951	-17.9
* Open End Adjustable Rate (HELOC)		123,952,740	116,876,918	-5.7	130,551,404	11.7	134,066,286	2.7	23,477,144	-30.0
* Open End Fixed Rate and Other		49,920,413	13,524,904	-72.9	4,985,901	-63.1	3,644,285	-26.9	623,329	-31.6
* TOTAL OTHER REAL ESTATE GRANTED		293,005,442	264,064,025	-9.9	224,458,063	-15.0	189,839,721	-15.4	34,209,035	-27.9
* TOTAL RE (FIRST AND OTHER) GRANTED		784,666,502	899,427,391	14.6	1,411,592,902	56.9	1,339,755,523	-5.1	233,518,508	-30.3
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		23.05	25.82	12.0	40.14	55.5	38.67	-3.7	31.19	-19.3
RE LOANS SOLD/SERVICED										
* First Mortgage R.E. Loans Sold		139,909,296	151,784,993	8.5	775,263,968	410.8	750,482,209	-3.2	87,997,915	-53.1
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		28.46	23.89	-16.0	65.31	173.4	65.26	-0.1	44.15	-32.3
AMT of Mortgage Servicing Rights		2,751,657	2,430,031	-11.7	6,706,113	176.0	9,335,682	39.2	9,766,106	4.6
Outstanding RE Loans Sold But Serviced		568,081,331	612,050,055	7.7	1,147,815,524	87.5	1,554,919,924	35.5	1,573,366,357	1.2
%(Mortgage Servicing Rights / Net Worth)		0.30	0.26	-12.9	0.70	169.0	0.93	33.7	0.97	3.4
MISC. RE LOAN INFORMATION										
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		1,035,560,975	1,135,384,238	9.6	1,082,481,655	-4.7	1,105,721,686	2.1	1,110,767,319	0.5
R.E. Lns also Mem. Bus. Lns		62,546,638	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	224,442,987	6.7
REVERSE MORTGAGES										
Federally Insured Home Equity Conversion Mortgage (HECM)		N/A	N/A		0		0	N/A	0	N/A
Proprietary Reverse Mortgage Products		N/A	N/A		0		0	N/A	0	N/A
Total Reverse Mortgages		N/A	N/A		0		0	N/A	0	N/A
RE LOAN MODIFICATIONS OUTSTANDING										
Modified First Mortgage RE Loans		N/A	5,844,150		40,564,003	594.1	57,463,013	41.7	59,637,518	3.8
Modified Other RE Loans		N/A	423,570		3,707,298	775.3	8,344,917	125.1	8,358,833	0.2
Total Modified First and Other RE Loans		N/A	6,267,720		44,271,301	606.3	65,807,930	48.6	67,996,351	3.3
Modified RE Loans Also Reported as Business Loans		N/A	0		2,655,818	N/A	4,179,197	57.4	7,855,536	88.0
DELINQUENT R.E. LOANS > 2 MOS										
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		3,336,240	7,965,996	138.8	21,022,510	163.9	25,719,371	22.3	20,008,651	-22.2
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		181,316	5,000,614	2,658.0	6,414,721	28.3	8,134,440	26.8	5,148,357	-36.7
Other R.E. Fixed Rate		1,534,809	3,931,019	156.1	4,270,551	8.6	4,553,909	6.6	3,969,666	-12.8
Other R.E. Adj. Rate		1,726,237	1,828,809	5.9	3,350,050	83.2	3,217,607	-4.0	2,691,365	-16.4
TOTAL DEL R.E. > 2 MOS		6,778,602	18,726,438	176.3	35,057,832	87.2	41,625,327	18.7	31,818,039	-23.6
DELINQUENT 1 TO < 2 MOS										
First Mortgage		20,107,022	31,665,013	57.5	44,516,797	40.6	42,619,780	-4.3	40,292,923	-5.5
Other		5,884,998	7,362,152	25.1	9,097,274	23.6	8,900,334	-2.2	7,823,096	-12.1
Total Del R.E. 1 to < 2 Mos		25,992,020	39,027,165	50.2	53,614,071	37.4	51,520,114	-3.9	48,116,019	-6.6
Total Del R.E. Loans > 1 Mos		32,770,622	57,753,603	76.2	88,671,903	53.5	93,145,441	5.0	79,934,058	-14.2
RE LOAN DELINQUENCY RATIOS										
% R.E. Loans dq > 1 Mos		1.30	2.07	58.8	3.16	52.3	3.22	2.2	2.73	-15.3
% R.E. Loans dq > 2 Mos		0.27	0.67	149.0	1.25	85.7	1.44	15.5	1.09	-24.6
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS										
Modified First Mortgage RE Loans > 2 Mo Del		N/A	1,061,655		6,763,878	537.1	7,754,866	14.7	7,104,931	-8.4
Modified Other RE Loans > 2 Mo Del		N/A	0		597,714	N/A	1,269,427	112.4	500,201	-60.6
Total Modified First and Other RE Loans > 2 Mo Del		N/A	1,061,655		7,361,592	593.4	9,024,293	22.6	7,605,132	-15.7
% Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE		N/A	16.94		16.63	-1.8	13.71	-17.5	11.18	-18.4
Modified RE Loans Also Reported as Business Loans > 2 Mo Del										
		N/A	0		1,317,485	N/A	460,969	-65.0	724,390	57.1
% Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans		N/A	0.00		49.61	N/A	11.03	-77.8	9.22	-16.4
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:										
* Total 1st Mortgage Lns Charged Off		825,538	911,111	10.4	1,888,105	107.2	4,396,725	132.9	1,141,773	3.9
* Total 1st Mortgage Lns Recovered		505,399	8,693	-98.3	34,082	292.1	59,676	75.1	31,902	113.8
* NET 1st MORTGAGE LN C/Os		320,139	902,418	181.9	1,854,023	105.5	4,337,049	133.9	1,109,871	2.4
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans										
		0.02	0.05	156.3	0.10	92.4	0.22	125.4	0.22	-2.2
* Total Other RE Lns Charged Off		1,941,497	2,940,150	51.4	7,658,514	160.5	7,712,075	0.7	1,804,259	-6.4
* Total Other RE Lns Recovered		166,678	176,994	6.2	272,359	53.9	427,267	56.9	140,176	31.2
* NET OTHER RE LN C/Os		1,774,819	2,763,156	55.7	7,386,155	167.3	7,284,808	-1.4	1,664,083	-8.6
**Net Charge Offs Other RE Loans / Avg Other RE Loans		0.21	0.31	47.3	0.80	158.6	0.80	0.8	0.76	-5.4
* Amounts are year-to-date and the related % change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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11. RELoans										

	Member Business Loan Information								
Return to cover		For Charter :	N/A						
06/14/2011		Count of CU :	125						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A					
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
BUSINESS LOANS									
Member Business Loans (NMBLB) ¹	66,557,172	114,486,821	72.0	164,321,957	43.5	221,342,530	34.7	242,033,109	9.3
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	14,024,848	14,348,837	2.3	20,108,453	40.1	37,251,220	85.3	45,307,449	21.6
Total Business Loans (NMBLB) ¹	80,582,020	128,835,658	59.9	184,430,410	43.2	258,593,750	40.2	287,340,558	11.1
Unfunded Commitments ¹	7,196,221	3,909,216	-45.7	6,567,329	68.0	9,675,211	47.3	10,664,919	10.2
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	73,385,799	124,926,442	70.2	177,863,081	42.4	248,918,539	39.9	276,675,639	11.2
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	0.92	1.47	59.0	1.87	27.6	2.55	36.4	2.74	7.6
NUMBER OF BUSINESS LOANS OUTSTANDING:									
Number of Outstanding of Business Loans to Members	850	1,071	26.0	1,264	18.0	1,406	11.2	1,461	3.9
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	50	61	22.0	107	75.4	159	48.6	176	10.7
Total Number of Business Loans Outstanding	900	1,132	25.8	1,371	21.1	1,565	14.2	1,637	4.6
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	N/A	N/A		N/A		N/A		6,105,237	
Farmland	N/A	N/A		N/A		N/A		747,954	
Non-Farm Residential Property	N/A	N/A		N/A		N/A		92,267,526	
Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		74,700,514	
Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		69,803,264	
Total Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		243,624,495	
NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		344,191	
Commercial and Industrial Loans	N/A	N/A		N/A		N/A		41,854,542	
Unsecured Business Loans	N/A	N/A		N/A		N/A		310,117	
Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		1,207,213	
Total Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		43,716,063	
NUMBER OF BUSINESS LOANS OUTSTANDING BY TYPE									
Number - Construction and Development	N/A	N/A		N/A		N/A		9	
Number - Farmland	N/A	N/A		N/A		N/A		5	
Number - Non-Farm Residential Property	N/A	N/A		N/A		N/A		700	
Number - Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		169	
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property	N/A	N/A		N/A		N/A		220	
Total Number of Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		1,103	
Number - Loans to finance agricultural production and other loans to farmers	N/A	N/A		N/A		N/A		15	
Number - Commercial and Industrial Loans	N/A	N/A		N/A		N/A		261	
Number - Unsecured Business Loans	N/A	N/A		N/A		N/A		7	
Number - Unsecured Revolving Lines of Credit (Business Purpose)	N/A	N/A		N/A		N/A		251	
Total Number of Non-Real Estate Secured Business Loans	N/A	N/A		N/A		N/A		534	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:									
* MBL (NMBLB) Granted YTD ¹	48,389,576	60,825,980	25.7	78,272,830	28.7	91,953,792	17.5	20,520,123	-10.7
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	3,318,902	2,700,795	-18.6	5,574,493	106.4	20,032,451	259.4	7,286,108	45.5
DELINQUENCY - MEMBER BUSINESS LOANS									
1 to < 2 Months Delinquent	1,088,831	2,053,040	88.6	3,100,458	51.0	2,792,393	-9.9	1,951,918	-30.1
2 to < 6 Months Delinquent	137,207	514,614	275.1	2,237,798	334.8	4,737,541	111.7	4,989,520	

	Investments, Cash, & Cash Equivalents								
Return to cover		For Charter :	N/A						
06/14/2011		Count of CU :	125						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union						
	Count of CU in Peer Group :			N/A					
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
SFAS 115 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	38,983,786	13,693,151	-64.9	39,757,392	190.3	12,599,193	-68.3	11,417,142	-9.4
Held to Maturity 1-3 yrs	36,494,672	17,882,797	-51.0	34,572,481	93.3	26,348,741	-23.8	27,993,434	6.2
Held to Maturity 3-5 yrs	26,520,783	15,719,328	-40.7	131,324,782	735.4	82,030,696	-37.5	56,009,651	-31.7
Held to Maturity 5-10 yrs	3,259,902	6,477,623	98.7	11,248,710	73.7	8,546,551	-24.0	11,166,540	30.7
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	249,549	2,025,802	711.8	2,451,799	21.0	4,290,914	75.0	4,221,690	-1.6
TOTAL HELD TO MATURITY	105,508,692	55,798,701	-47.1	219,355,164	293.1	133,816,095	-39.0	110,808,457	-17.2
Available for Sale < 1 yr	109,592,136	111,908,859	2.1	115,176,671	2.9	230,699,021	100.3	173,004,744	-25.0
Available for Sale 1-3 yrs	122,905,098	182,492,272	48.5	305,200,288	67.2	522,719,166	71.3	696,068,936	33.2
Available for Sale 3-5 yrs	208,755,715	310,902,373	48.9	474,468,220	52.6	604,555,262	27.4	702,779,282	16.2
Available for Sale 5-10 yrs	38,131,537	64,172,822	68.3	69,743,941	8.7	132,948,424	90.6	146,157,585	9.9
Available for Sale 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs	14,312,333	12,986,478	-9.3	11,231,163	-13.5	20,606,763	83.5	27,279,941	32.4
TOTAL AVAILABLE FOR SALE	493,696,819	682,462,804	38.2	975,820,283	43.0	1,511,528,636	54.9	1,745,290,488	15.5
Trading < 1 year	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,515,864	1.4
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	17,934,500	14,406,697	-19.7	16,134,503	12.0	17,273,001	7.1	17,515,864	1.4
Other Investments < 1 yr	954,094,409	947,072,738	-0.7	1,228,954,217	29.8	1,044,484,832	-15.0	1,154,968,631	10.6
Other Investments 1-3 yrs	202,228,727	289,160,700	43.0	393,987,884	36.3	391,072,120	-0.7	403,108,299	3.1
Other Investments 3-5 yrs	59,554,431	78,733,609	32.2	52,397,216	-33.5	51,812,862	-1.1	57,284,529	10.6
Other Investments 5-10 yrs	2,040,000	2,384,568	16.9	23,301,198	877.2	25,906,574	11.2	25,220,845	-2.6
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	65,502	195,002	197.7	542,646	178.3	907,175	67.2	597,200	-34.2
TOTAL Other Investments	1,217,983,069	1,317,546,617	8.2	1,699,183,161	29.0	1,514,183,563	-10.9	1,641,179,504	8.4
MATURITIES :									
Total Investments < 1 yr	1,102,670,331	1,072,674,748	-2.7	1,383,888,280	29.0	1,287,783,046	-6.9	1,339,390,517	4.0
Total Investments 1-3 yrs	361,628,497	489,535,769	35.4	733,760,653	49.9	940,140,027	28.1	1,127,170,669	19.9
Total Investments 3-5 yrs	294,830,929	405,355,310	37.5	658,190,218	62.4	738,398,820	12.2	816,073,462	10.5
Total Investments 5-10 yrs	61,365,939	87,441,710	42.5	120,428,352	37.7	184,674,550	53.3	200,060,834	8.3
Total Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs	14,627,384	15,207,282	4.0	14,225,608	-6.5	25,804,852	81.4	32,098,831	24.4
Total	1,835,123,080	2,070,214,819	12.8	2,910,493,111	40.6	3,176,801,295	9.1	3,514,794,313	10.6
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									13. InvCash

	Other Investment Information								
Return to cover			For Charter : N/A						
06/14/2011			Count of CU : 125						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
	Count of CU in Peer Group : N/A								
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A	N/A		N/A		12,591,274		21,996,616	74.7
Total FDIC-Issued Guaranteed Notes	N/A	N/A		N/A		N/A		0	
All Other US Government Obligations	N/A	N/A		N/A		N/A		83,368,703	
TOTAL U.S. GOVERNMENT OBLIGATIONS	6,219,175	9,908,860	59.3	36,312,842	266.5	106,187,969	192.4	105,365,319	-0.8
Agency/GSE Debt Instruments (not backed by mortgages)	N/A	432,366,708		667,624,758	54.4	834,823,689	25.0	1,000,286,110	19.8
Agency/GSE Mortgage-Backed Securities	N/A	265,958,806		413,225,224	55.4	648,695,247	57.0	697,311,289	7.5
TOTAL FEDERAL AGENCY SECURITIES	546,518,665	698,325,514	27.8	1,080,849,982	54.8	1,483,518,936	37.3	1,697,597,399	14.4
Securities Issued by States and Political Subdivision in the U.S.	N/A	N/A		N/A		N/A		0	
Privately Issued Mortgage-Related Securities	N/A	12,917,274		10,014,077	-22.5	2,533,702	-74.7	3,713,793	46.6
Privately Issued Securities (FCUs only)	N/A	N/A		N/A		0		0	N/A
Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	859,315		2,985,165	247.4	6,668,006	123.4	4,971,859	-25.4
TOTAL OTHER MORTGAGE-BACKED SECURITIES	N/A	13,776,589		12,999,242	-5.6	9,201,708	-29.2	8,685,652	-5.6
Mutual Funds	N/A	N/A		25,328,658		26,811,251	5.9	26,890,107	0.3
Common Trusts	N/A	N/A		5,763,533		1,085,839	-81.2	2,043,157	88.2
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	31,061,951	28,497,720	-8.3	31,092,191	9.1	27,897,090	-10.3	28,933,264	3.7
Bank Issued FDIC-Guaranteed Bonds	N/A	N/A		N/A		N/A		0	
MORTGAGE RELATED SECURITIES:									
Collateralized Mortgage Obligations	52,521,346	90,396,056	72.1	119,281,548	32.0	253,181,308	112.3	334,126,842	32.0
Commercial Mortgage Backed Securities	11,694,006	14,567,361	24.6	23,807,700	63.4	33,983,221	42.7	38,877,994	14.4
OTHER INVESTMENT INFORMATION:									
Non-Mortgage Related Securities With Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under Investment Pilot Program (703.19)	0	0	N/A	0	N/A	0	N/A	0	N/A
Fair Value of Total Investments	1,836,942,090	2,070,639,099	12.7	2,881,314,361	39.2	3,178,605,176	10.3	3,515,816,276	10.6
Investment Repurchase Agreements	494,472	550,998	11.4	136,265	-75.3	136,621	0.3	136,692	0.1
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	375,894,940	425,349,222	13.2	433,986,036	2.0	309,919,137	-28.6	333,976,680	7.8
Cash on Deposit in Other Financial Institutions	49,193,129	132,022,988	168.4	204,170,412	54.6	241,749,733	18.4	342,939,728	41.9
CUSO INFORMATION									
Value of Investments in CUSO	14,636,865	15,138,267	3.4	17,452,633	15.3	17,452,093	0.0	17,668,872	1.2
CUSO loans	887,939	231,728	-73.9	306,659	32.3	6,877,001	2,142.6	5,985,471	-13.0
Aggregate cash outlays in CUSO	4,721,346	3,847,806	-18.5	7,141,660	85.6	7,733,919	8.3	7,844,026	1.4
WHOLLY OWNED CUSO INFORMATION									
Total Assets of Wholly Owned CUSOs	N/A	N/A		13,202,095		14,860,564	12.6	12,960,521	-12.8
Total Capital of Wholly Owned CUSOs	N/A	N/A		9,904,543		9,852,313	-0.5	9,742,684	-1.1
Net Income/Loss of Wholly Owned CUSOs	N/A	N/A		2,312,319		-142,798	-106.2	-154,358	-8.1
Total Loans of Wholly Owned CUSOs	N/A	N/A		N/A		N/A		262,245	
Total Delinquency of Wholly Owned CUSOs	N/A	N/A		0		0	N/A	15,663	N/A
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share Certificates Purchased	38,475,291	93,279,835	142.4	145,927,182	56.4	191,218,162	31.0	195,021,996	2.0
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	18	21	16.7	16	-23.8	16	0.0	16	0.0
Approved Mortgage Seller	8	9	12.5	8	-11.1	9	12.5	9	0.0
Borrowing Repurchase Agreements	3	3	0.0	2	-33.3	2	0.0	2	0.0
Brokered Deposits (all deposits acquired through 3rd party)	2	2	0.0	1	-50.0	1	0.0	1	0.0
Investment Pilot Program	1	1	0.0	0	-100.0	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	1	N/A	2	100.0	2	0.0
Brokered Certificates of Deposit (investments)	9	20	122.2	18	-10.0	21	16.7	22	4.8
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	Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover		For Charter :	N/A							
06/14/2011		Count of CU :	125							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group :		N/A							
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg	
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):										
Accounts Held by Member Government Depositors	21,736,747	15,901,704	-26.8	20,909,323	31.5	7,683,088	-63.3	7,691,317	0.1	
Accounts Held by Nonmember Government Depositors	257,464	213,814	-17.0	521,258	143.8	647,541	24.2	1,182,382	82.6	
Employee Benefit Member Shares	8,850,751	12,218,141	38.0	12,585,566	3.0	13,809,274	9.7	14,086,364	2.0	
Employee Benefit Nonmember Shares	0	53	N/A	0	-100.0	0	N/A	0	N/A	
529 Plan Member Deposits	289,781	334,542	15.4	0	-100.0	0	N/A	0	N/A	
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A	
Health Savings Accounts	431,846	1,900,383	340.1	3,344,169	76.0	5,344,456	59.8	8,083,134	51.2	
Dollar Amount of Share Certificates >= \$100,000	393,681,797	403,333,999	2.5	476,210,480	18.1	441,991,144	-7.2	433,644,791	-1.9	
Dollar Amount of IRA/Keogh >= \$100,000	171,262,339	221,661,308	29.4	282,953,227	27.7	303,433,295	7.2	308,998,793	1.8	
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	135,714	N/A	0	-100.0	0	N/A	
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A		N/A		15,093,102		14,086,297	-6.7	
SAVING MATURITIES										
< 1 year	5,830,848,971	6,197,990,399	6.3	7,044,640,696	13.7	7,368,262,426	4.6	7,608,920,508	3.3	
1 to 3 years	488,999,555	676,709,775	38.4	613,278,393	-9.4	646,741,993	5.5	667,194,779	3.2	
> 3 years	285,749,545	280,200,822	-1.9	285,762,261	2.0	355,955,741	24.6	368,971,116	3.7	
Total Shares & Deposits	6,605,598,071	7,154,900,996	8.3	7,943,681,350	11.0	8,370,960,160	5.4	8,645,086,403	3.3	
INSURANCE COVERAGE IN ADDITION TO NCUSIF										
Share/Deposit Insurance in Addition to NCUSIF	9	10	11.1	10	0.0	10	0.0	10	0.0	
Dollar Amount of Shares/Deposits Covered by Additional Insurance	58,818,154	29,302,795	-50.2	33,831,417	15.5	41,739,204	23.4	39,624,158	-5.1	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS LOANS										
Commercial Real Estate /1	3,406,070	3,196,216	-6.2	918,057	-71.3	2,420,786	163.7	3,001,454	24.0	
Construction & Land Development (MBL)	N/A	N/A		0		991,939	N/A	1,502,656	51.5	
Outstanding Letters of Credit	191,448	15,365,197	7,925.8	20,245,721	31.8	8,693,179	-57.1	54,150	-99.4	
Other Unfunded MBL Commitments	3,790,151	713,000	-81.2	5,649,272	692.3	6,262,486	10.9	6,106,659	-2.5	
Total Unfunded Commitments for Business Loans	7,387,669	19,274,413	160.9	26,813,050	39.1	18,368,390	-31.5	10,664,919	-41.9	
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON-BUSINESS)										
Revolving O/E Lines 1-4 Family	416,048,131	431,829,507	3.8	419,487,575	-2.9	422,930,851	0.8	429,845,558	1.6	
Credit Card Line	824,335,112	817,905,365	-0.8	788,043,198	-3.7	779,667,644	-1.1	779,963,947	0.0	
Unsecured Share Draft Lines of Credit	113,218,260	117,185,694	3.5	127,344,947	8.7	130,352,437	2.4	116,812,860	-10.4	
Overdraft Protection Programs	138,197,802	158,167,143	14.4	191,893,464	21.3	196,658,539	2.5	213,916,907	8.8	
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		2,941,689		635,443	-78.4	536,925	-15.5	
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		0		0	N/A	0	N/A	

	Miscellaneous Information, Programs, Services														
Return to cover		For Charter : N/A													
06/14/2011		Count of CU : 125													
CU Name: N/A		Asset Range : N/A													
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit													
		Count of CU in Peer Group : N/A													
		Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg					
MEMBERSHIP:															
Num Current Members		1,180,491	1,206,588	2.2	1,234,734	2.3	1,230,680	-0.3	1,220,734	-0.8					
Num Potential Members		25,214,381	27,107,762	7.5	25,717,397	-5.1	27,702,322	7.7	27,364,779	-1.2					
% Current Members to Potential Members		4.68	4.45	-4.9	4.80	7.9	4.44	-7.5	4.46	0.4					
* % Membership Growth		-0.27	2.21	910.4	2.33	5.5	-0.33	-114.1	-3.23	-884.6					
Total Num Savings Accts		2,122,237	2,154,017	1.5	2,223,637	3.2	2,267,666	2.0	2,270,770	0.1					
EMPLOYEES:															
Num Full-Time Employees		2,914	2,956	1.4	3,017	2.1	3,071	1.8	3,055	-0.5					
Num Part-Time Employees		444	463	4.3	411	-11.2	422	2.7	406	-3.8					
BRANCHES:															
Num of CU Branches		323	338	4.6	323	-4.4	322	-0.3	320	-0.6					
Num of CUs Reporting Shared Branches		27	28	3.7	26	-7.1	27	3.8	28	3.7					
Plan to add new branches or expand existing facilities		N/A	12		0	-100.0	1	N/A	11	1,000.0					
MISCELLANEOUS LOAN INFORMATION:															
**Total Amount of Loans Granted YTD		2,226,373,517	2,340,798,233	5.1	2,879,991,555	23.0	2,760,548,712	-4.1	568,807,082	-17.6					
MEMBER SERVICE AND PRODUCT OFFERINGS															
(Credit Programs):															
Business Loans		25	26	4.0	22	-15.4	22	0.0	22	0.0					
Credit Builder		N/A	N/A		15		15	0.0	15	0.0					
Debt Cancellation/Suspension		0	3	N/A	5	66.7	6	20.0	6	0.0					
Direct Financing Leases		0	0	N/A	1	N/A	1	0.0	1	0.0					
Indirect Business Loans		N/A	N/A		6		6	0.0	6	0.0					
Indirect Consumer Loans		41	41	0.0	29	-29.3	31	6.9	31	0.0					
Indirect Mortgage Loans		N/A	N/A		7		9	28.6	9	0.0					
Interest Only or Payment Option 1st Mortgage Loans		7	6	-14.3	5	-16.7	5	0.0	5	0.0					
Micro Business Loans		N/A	N/A		11		11	0.0	11	0.0					
Micro Consumer Loans		N/A	N/A		11		11	0.0	11	0.0					
Overdraft Lines of Credit		66	70	6.1	58	-17.1	64	10.3	65	1.6					
Overdraft Protection		73	54	-26.0	52	-3.7	57	9.6	58	1.8					
Participation Loans		33	38	15.2	27	-28.9	30	11.1	30	0.0					
Pay Day Loans		N/A	N/A		10		12	20.0	13	8.3					
Real Estate Loans		91	89	-2.2	70	-21.3	76	8.6	76	0.0					
Refund Anticipation Loans		N/A	N/A		2		2	0.0	2	0.0					
Risk Based Loans		62	64	3.2	64	0.0	70	9.4	71	1.4					
Share Secured Credit Cards		N/A	N/A		23		24	4.3	25	4.2					
Short-Term, Small Amount Loans (STS)		N/A	N/A		N/A		0		0	N/A					
MEMBER SERVICE AND PRODUCT OFFERINGS															
(Other Programs):															
ATM/Debit Card Program		92	92	0.0	81	-12.0	89	9.9	90	1.1					
Business Share Accounts		N/A	N/A		35		38	8.6	38	0.0					
Check Cashing		N/A	N/A		60		64	6.7	64	0.0					
First Time Homebuyer Program		N/A	N/A		9		9	0.0	10	11.1					
Health Savings Accounts		N/A	N/A		8		10	25.0	10	0.0					
Individual Development Accounts		N/A	N/A		2		2	0.0	2	0.0					
In-School Branches		N/A	N/A		1		2	100.0	2	0.0					
Insurance/Investment Sales		10	17	70.0	28	64.7	30	7.1	30	0.0					
International Remittances		N/A	N/A		11		11	0.0	11	0.0					
Low Cost Wire Transfers		N/A	N/A		62		70	12.9	70	0.0					
MERGERS/ACQUISITIONS:															
Completed Merger/Acquisition Qualfiying for Business Combo Acctng (FAS 141R)		N/A	N/A		4		2	-50.0	2	0.0					
Adjusted Retained Earnings Obtained through Business Combinations		N/A	N/A		2,874,594		2,741,933	-4.6	2,741,933	0.0					
Fixed Assets - Capital & Operating Leases															
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)		N/A	18,057,907		21,481,513	19.0	22,711,522	5.7	22,989,453	1.2					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)															
** Amount is year-to-date and the related % change ratio is annualized.															
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	Information Systems & Technology									
Return to cover		For Charter : N/A								
06/14/2011		Count of CU : 125								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A									
	Dec-2007	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	Mar-2011	% Chg	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0	
Vendor Supplied In-House System	89	89	0.0	74	-16.9	73	-1.4	71	-2.7	
Vendor On-Line Service Bureau	45	45	0.0	45	0.0	45	0.0	46	2.2	
CU Developed In-House System	1	0	-100.0	1	N/A	1	0.0	1	0.0	
Other	3	1	-66.7	5	400.0	5	0.0	5	0.0	
Electronic Financial Services										
Home Banking Via Internet Website	84	88	4.8	86	-2.3	87	1.2	87	0.0	
Audio Response/Phone Based	76	75	-1.3	73	-2.7	72	-1.4	71	-1.4	
Automatic Teller Machine (ATM)	81	84	3.7	82	-2.4	82	0.0	82	0.0	
Kiosk	1	1	0.0	6	500.0	6	0.0	6	0.0	
Mobile Banking	N/A	N/A		7		12	71.4	13	8.3	
Other	1	2	100.0	4	100.0	4	0.0	4	0.0	
Services Offered Electronically										
Member Application	35	38	8.6	33	-13.2	34	3.0	35	2.9	
New Loan	48	50	4.2	44	-12.0	45	2.3	44	-2.2	
Account Balance Inquiry	91	94	3.3	89	-5.3	89	0.0	89	0.0	
Share Draft Orders	69	68	-1.4	61	-10.3	63	3.3	63	0.0	
New Share Account	18	20	11.1	21	5.0	21	0.0	21	0.0	
Loan Payments	82	87	6.1	82	-5.7	84	2.4	84	0.0	
Account Aggregation	3	8	166.7	11	37.5	12	9.1	12	0.0	
Internet Access Services	14	16	14.3	24	50.0	23	-4.2	24	4.3	
e-Statements	N/A	65		71	9.2	73	2.8	73	0.0	
External Account Transfers	N/A	N/A		14		15	7.1	16	6.7	
View Account History	83	90	8.4	91	1.1	91	0.0	91	0.0	
Merchandise Purchase	9	8	-11.1	5	-37.5	5	0.0	5	0.0	
Merchant Processing Services	N/A	N/A		4		4	0.0	5	25.0	
Remote Deposit Capture	N/A	N/A		2		5	150.0	6	20.0	
Share Account Transfers	91	91	0.0	86	-5.5	86	0.0	87	1.2	
Bill Payment	58	62	6.9	61	-1.6	64	4.9	64	0.0	
Download Account History	63	68	7.9	74	8.8	76	2.7	76	0.0	
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0	
Electronic Signature Authentication/Certification	1	3	200.0	2	-33.3	2	0.0	3	50.0	
Type of World Wide Website Address										
Informational	14	11	-21.4	13	18.2	12	-7.7	12	0.0	
Interactive	7	4	-42.9	8	100.0	8	0.0	8	0.0	
Transactional	77	83	7.8	79	-4.8	80	1.3	80	0.0	
Number of Members That Use Transactional Website	313,800	348,364	11.0	356,542	2.3	400,866	12.4	421,618	5.2	
No Website, But Planning to Add in the Future	6	3	-50.0	1	-66.7	1	0.0	1	0.0	
Type of Website Planned for Future										
Informational	4	2	-50.0	0	-100.0	0	N/A	0	N/A	
Interactive	1	0	-100.0	0	N/A	0	N/A	0	N/A	
Transactional	1	1	0.0	1	0.0	1	0.0	1	0.0	
Miscellaneous										
Internet Access	121	122	0.8	119	-2.5	119	0.0	118	-0.8	
										17.IS&

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06/14/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

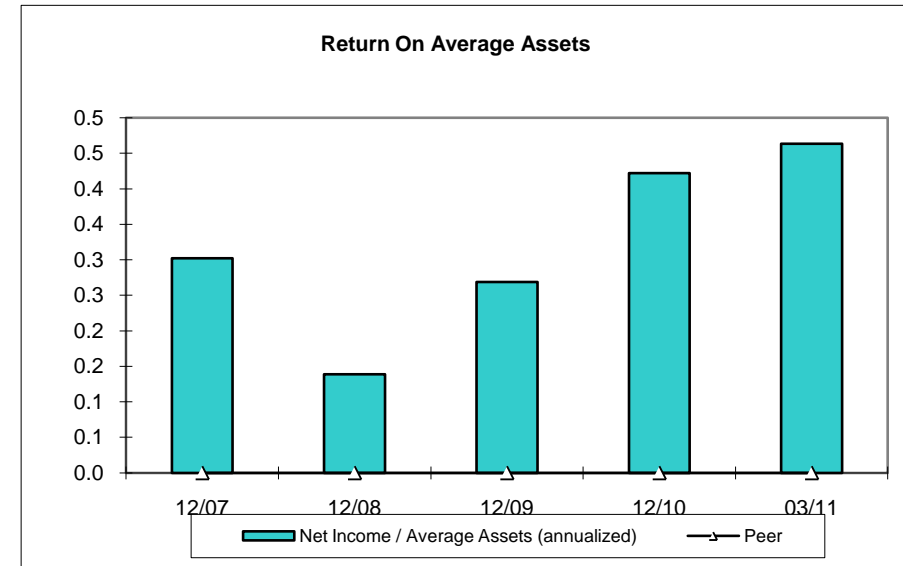
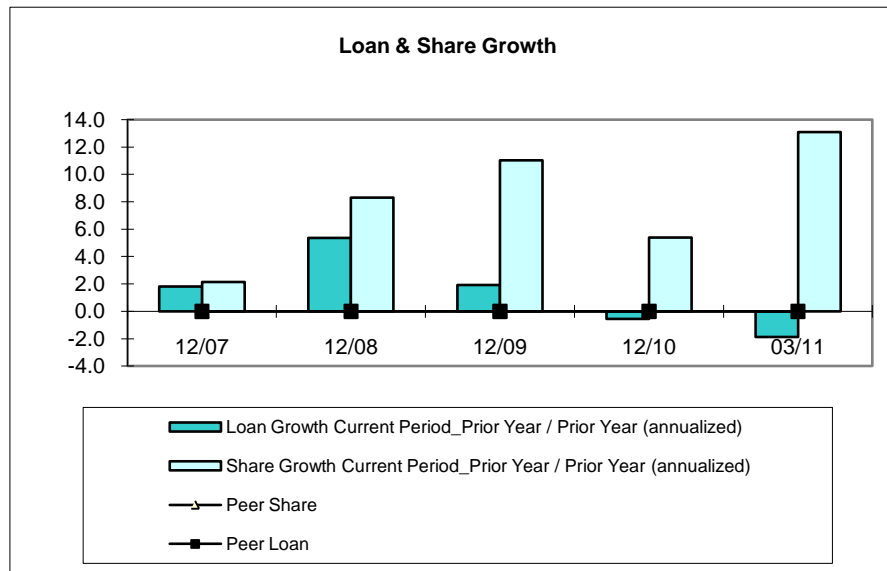
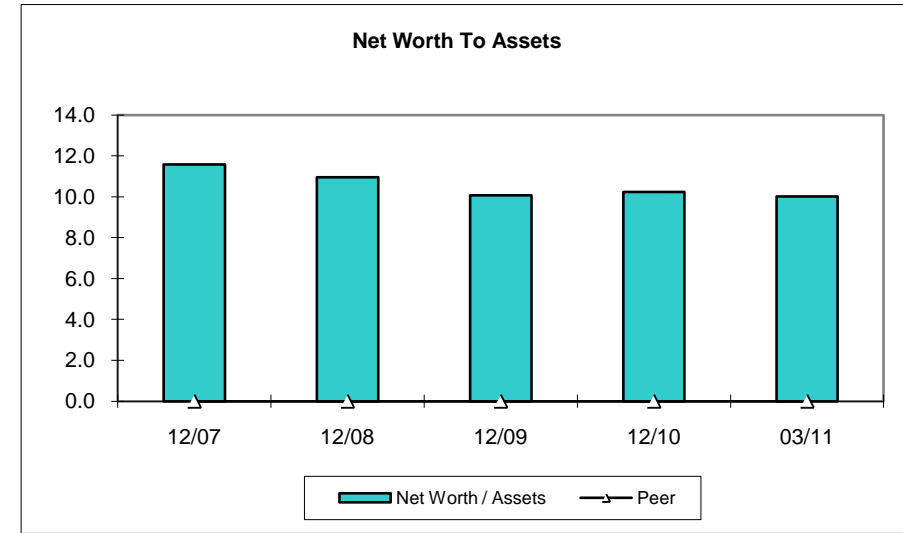
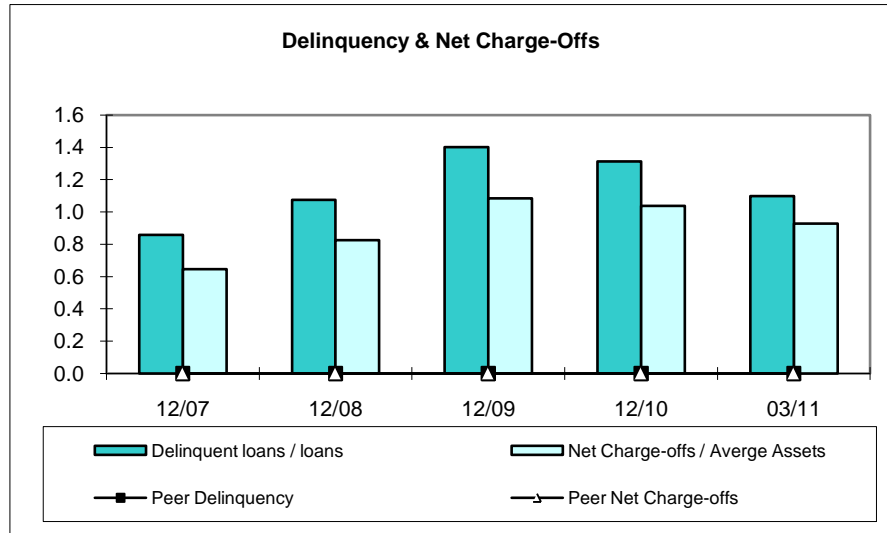
For Charter : N/A

Count of CU : 125

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



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CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 125

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A

